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**TESTIMONY IN BY JOHN MURPHY OF THE CONNECTICUT CITIZEN ACTION GROUP
IN FAVOR HOUSE BILL 5487 - AN ACT CONCERNING THE RECOMMENDATIONS
OF THE SMALL BUSINESS HEALTHCARE WORKING GROUP AND CLAIMS
INFORMATION REQUIRED TO BE PROVIDED BY INSURERS.**

Senator Crisco, Representative Megna, members of the Committee – my name is John Murphy and on behalf of the 20,000 plus member families of the Connecticut Citizen Action Group I am here today to testify in favor of HB 5487.

CCAG would like to commend the members of the Speaker's Working Group on Small Business Health Care for their thoughtfulness and thorough report – many of the recommendations are included in this bill.

HB 5487 permits municipal contractors and small employers with less than 50 employees, including self-employed individuals, to purchase employee health insurance through the state employee plan. Only half of Connecticut businesses with 50 or fewer employees can currently offer health insurance coverage. This bill would allow these employers to take advantage of the state's bargaining power, which would provide good health insurance at good prices.

HB 5487 will eliminate insurers' ability to adjust small group premiums based on age, gender, occupation or group size. Premiums will no longer rise just because employees grow older, removing a disincentive to small employers hiring older, more skilled workers.

This bill requires insurers to rate and offer policies to associations, strengthening small employers who have little leverage in the marketplace. It would enable small businesses to band together with their professional associations and receive a premium quote based on the health experience of the entire group.

HB 5487 requires insurers to report on whether employers' current insurance plans meet the federal individual responsibility requirement of covering at least 60% of medical expenses by 2014. Employers need this information as soon as possible so that they can seek out affordable options for themselves and their employees if their current coverage does not meet this floor.

In 2009, the General Assembly passed similar legislation only to be vetoed by Governor Rell who was beholden to the powerful health insurance lobbyists. Please stand up for the hundreds of thousands of small business employees who need quality, affordable health insurance and pass HB 5487. Thank you.

CONNECTICUT CITIZEN ACTION GROUP

Putting People First

